



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Citron, LLC**

Authorized Agent for Secured Creditor  
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Fairfield, NJ 07004  
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Aleisha C. Jennings, Esquire (049302015)

Order Filed on August 12, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

**Richard Cattafi,**

Debtor.

Case No.: 18-20211-MBK

Chapter: 13

Hearing Date: July 24, 2019

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

**DATED: August 12, 2019**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Secured Creditor: U.S. Bank National Association, not individually but solely as Trustee for BlueWater Investment Trust 2017-1

Secured Creditor's Counsel: RAS Citron, LLC.

Debtors' Counsel: Steven J. Abelson

Property Involved ("Collateral"): 100 W KINGFISHER WAY, LAVALLETTTE, NJ 08735

Relief sought:      ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1.      Status of post-petition arrearages:

- The Debtor is overdue for 13 months from 06/01/2018 through 07/01/2019.
- The Debtor is overdue for 13 payments from 06/01/2018 through 07/01/2019 at \$2,901.41 per payment.

Funds Held In Suspense \$0.00

Total Arrearages Due \$37,718.33

2.      Debtor must cure all post-petition arrearages, as follows:

- Debtor shall make regular monthly mortgage payments in the amount of \$2,901.41, subject to periodic adjustments, while the sale of the property is pending.
- If a Final Closing Sale Approval is not achieved by **December 31, 2019**, Debtor agrees to modify the Chapter 13 Plan to both surrender the Property and provide secured creditor relief from stay or to cure the full amount of arrears due to Secured Creditor. If this Closing Sale Approval is denied prior to December 31, 2019, the Debtor shall, within twenty (20) days of the notification of such denial, file a modified plan to either cure all arrears owed to Secured Creditor or to surrender the Property and grant secured creditor relief from stay.
- Prior to closing Debtor shall request an updated payoff statement and shall pay Secured Creditor's loan in full as per the anticipated payoff statement.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

4. In the event of Default:

- If the Debtor fails to make any regular monthly payment and/or fails to sell the subject property by December 31, 2019, then the Secured Creditor shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

- Through the Chapter 13 plan.